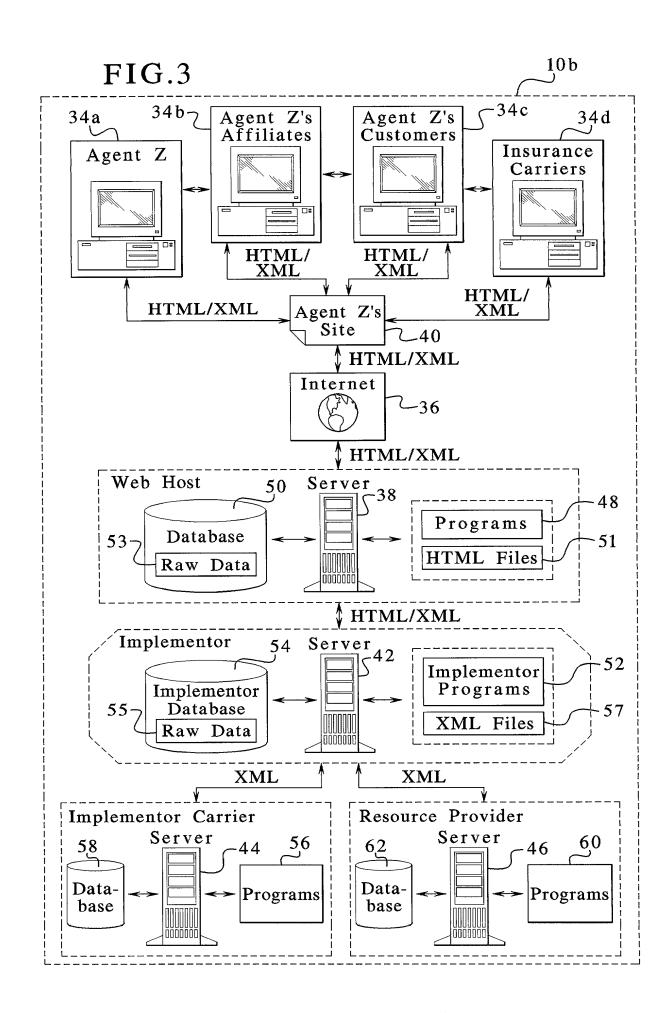
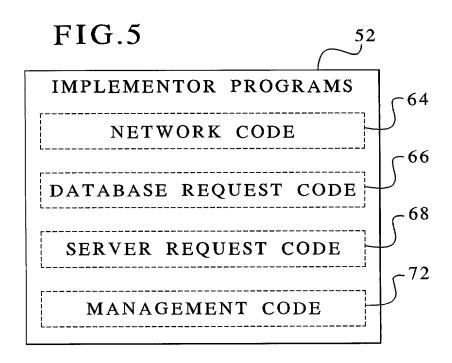
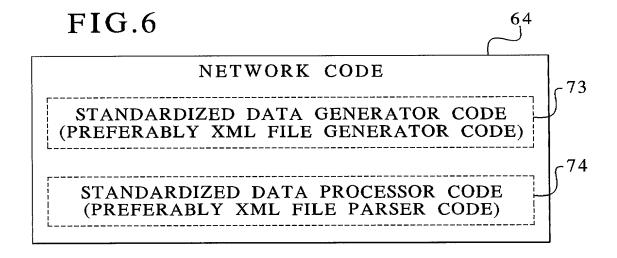
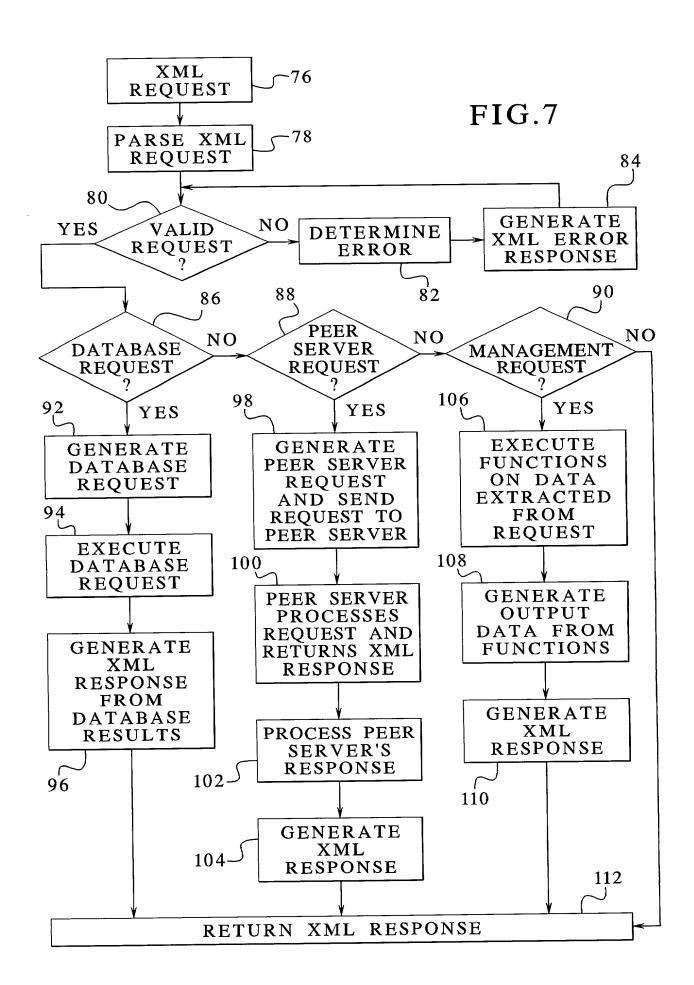


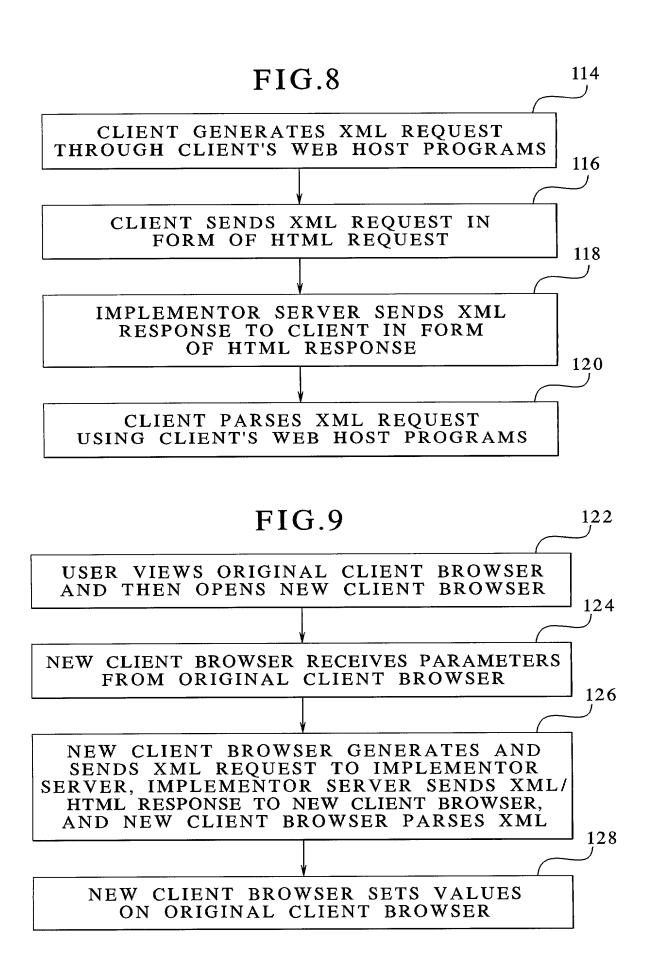
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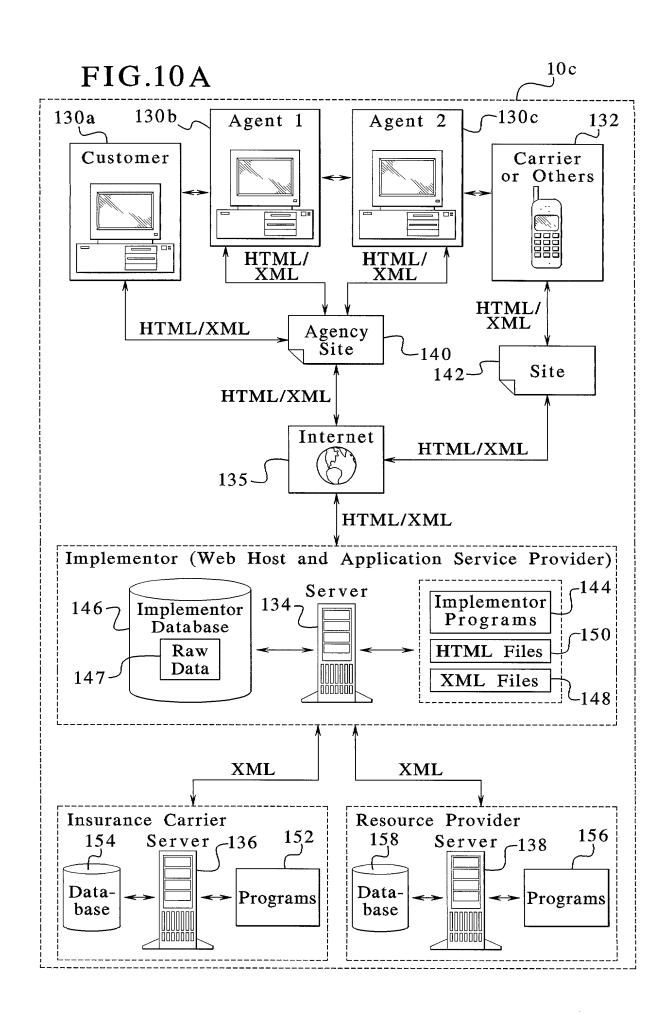


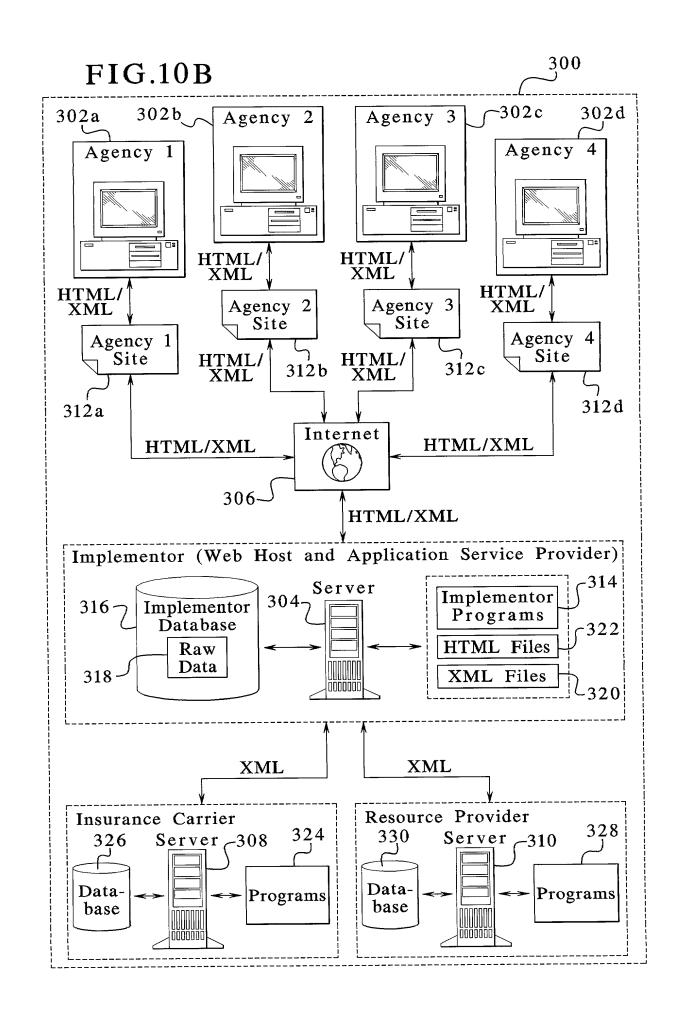


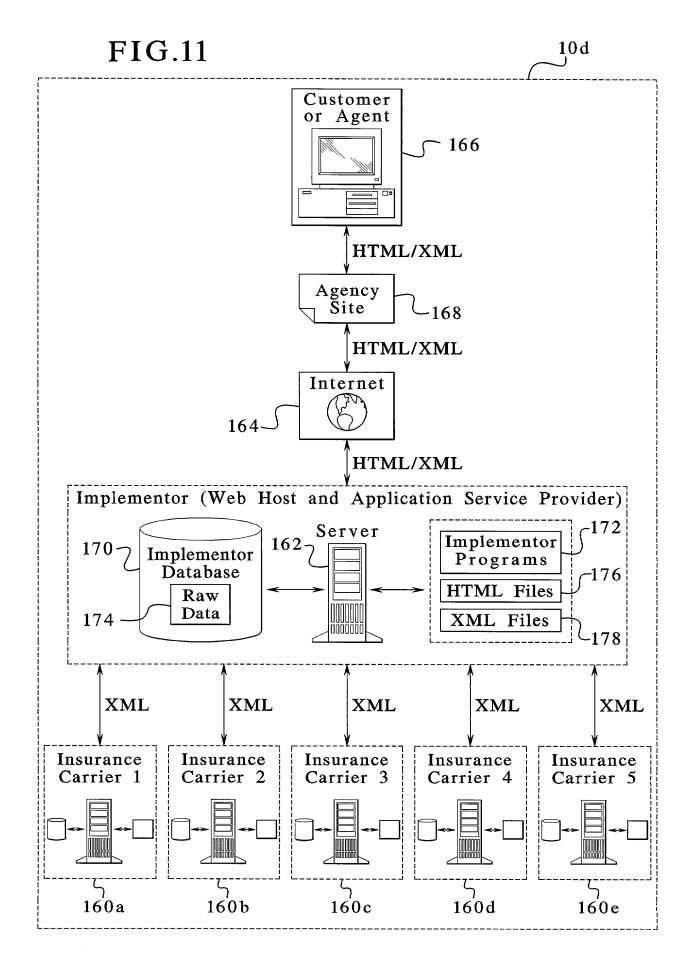












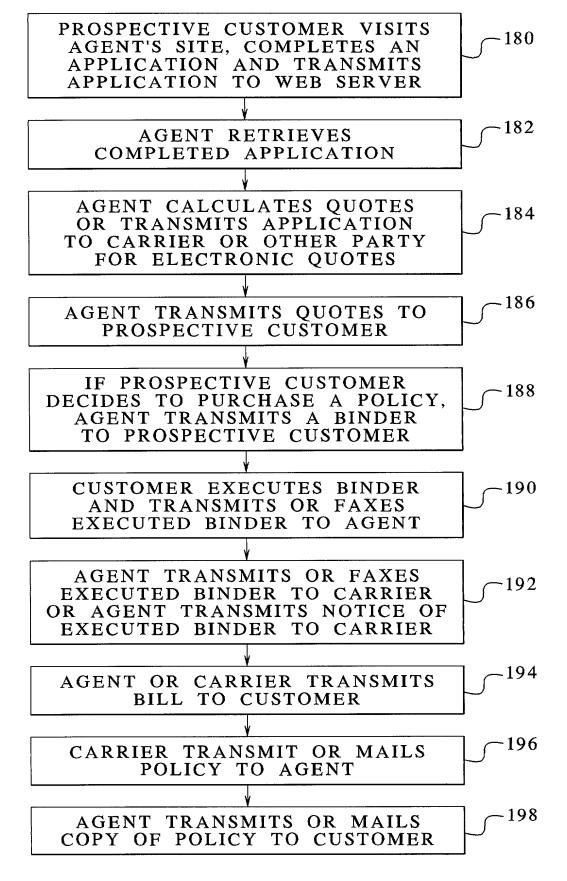
EXAMPLES OF ELECTRONIC INSURANCE TRANSACTION DOCUMENTS

- 1. Agent Contact Form for Customer
- 2. Marketing Mailers
- 3. Policy Applications
- 4. Policy Quotes5. Policy Binders
- 6. Issued Policies
- 7. Policy Tracking Reminders and Forms
- 8. Claims
- 9. Invoices
- 10. Other Documents

FIG.14

EXAMPLES OF SYSTEM TOOLS

- 1. Contact Information
- 2. Account Creation
- 3. Policy Creation
- 4. Invoicing5. Payment Entry and Tracking
- 6. Reporting
- 7. Statements
- 8. Searching
- 9. Messaging
- 10. Interfacing to Existing Accounting System
- 11. Customization



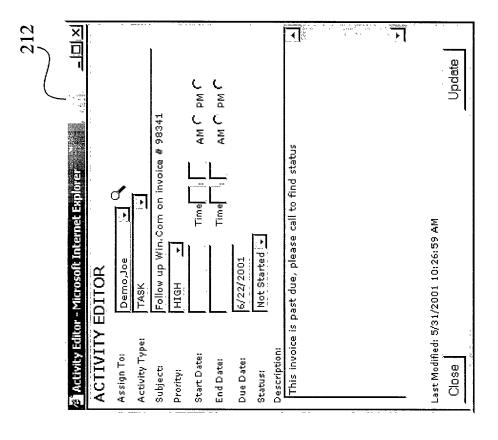
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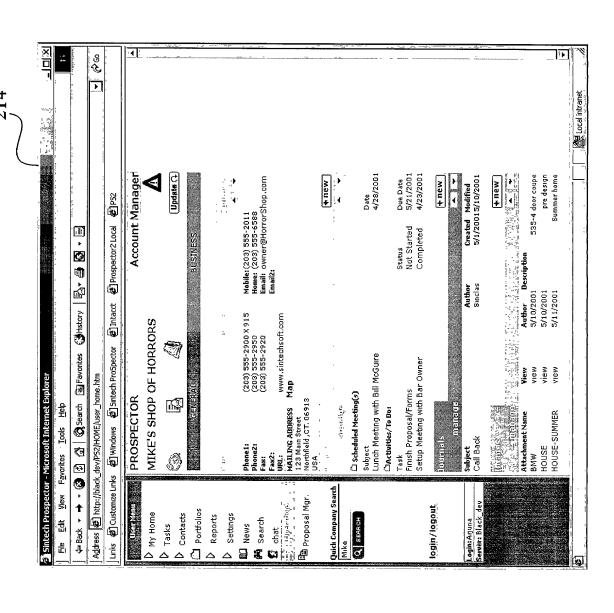
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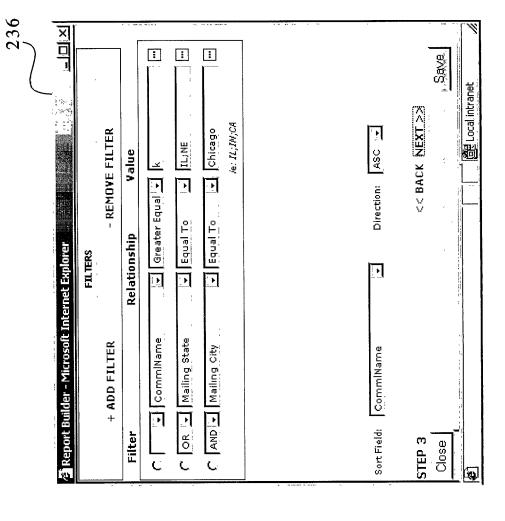


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FIG 35